Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1 - 8 (CANCELED)

9. **(CURRENTLY AMENDED)** An apparatus for transmitting credit transaction data over a communications medium comprising:

a protocol translator receiving the credit transaction data from **[[one]]** **two** or more point of sale systems according to **[[a]]** **two or more different** transmission ~~**protocol**~~ **protocols, each transmission protocol associated with a different credit authorization system, and forming a credit transaction data message**; and

an encryption system coupled to the protocol translator, the encryption system receiving the credit transaction data **message** from the protocol translator and encrypting the credit transaction data **message**.

10. (CURRENTLY AMENDED) The apparatus of claim 9 further comprising a device router coupled to the protocol translator, the device router transmitting authorization data received in response to the credit transaction data **message** to the one or more point of sale systems ~~**in response to the credit transaction data and the authorization data**~~.

11. (PREVIOUSLY PRESENTED) The apparatus of claim 9 further comprising a management system interface coupled to the protocol translator, the management system interface storing a protocol module to the protocol system.

12. (PREVIOUSLY PRESENTED) The apparatus of claim 9 further comprising a management system interface coupled to the encryption system, the management system interface storing an encryption module to the encryption system.

13. (PREVIOUSLY PRESENTED) A method for transmitting credit transaction data over a communications medium comprising:

receiving credit transaction data from two or more point of sale devices, each reading credit card data from a magnetic stripe of a credit card;

determining a point-of-sale device data transmission protocol to use to assemble the credit transaction data into an authorization request;

encrypting the authorization request;

transmitting the encrypted authorization request over the communications medium;

decrypting the encrypted authorization request;

determining which of two or more authorization systems is the appropriate authorization system to provide the authorization request to; and

transmitting the authorization request to the appropriate authorization system.

14. (PREVIOUSLY PRESENTED) The method of claim 13 wherein receiving the credit transaction data from the point of sale device comprises receiving the credit transaction data in accordance with one or more of an ISO 8583 protocol or a Visa-K protocol..

15. (PREVIOUSLY PRESENTED) The method of claim 13 wherein encrypting the authorization request comprises encrypting the credit transaction data using an encryption module received from a hub manager.

16. (PREVIOUSLY PRESENTED) The method of claim 13 wherein transmitting the encrypted authorization request over the communications medium comprises transmitting the encrypted data in an HTTP format.

17. (**CURRENTLY AMENDED**) A method for controlling the transmission of credit transaction data comprising:

transmitting one or more control messages to a remote hub, **each control message adapted for one of two or more different point of sale devices**;

processing the control message at the remote hub; and

performing a control function on one of two or more point of sale devices that read credit

card data from a magnetic stripe of a credit card at the remote hub in response to the control message **if the control message is adapted for the point of sale device**.

18. (ORIGINAL) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises transmitting status data for the remote hub.

19. (ORIGINAL) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises transmitting status data for one or more point of sale devices connected to the remote hub.

20. (PREVIOUSLY PRESENTED) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises updating the remote hub with a protocol module to accommodate a new point of sale device.

21. (ORIGINAL) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises updating the remote hub with an encryption module.

22. (PREVIOUSLY PRESENTED) A system for transmitting credit transaction data comprising:

two or more point-of-sale systems, each point-of-sale system using a proprietary data format to read credit card data from a magnetic stripe of a credit card and generate credit transaction data;

a remote hub system coupled to a communications medium, the remote hub system receiving the credit transaction data from one or more point of sale systems, translating the credit transaction data from the proprietary data format to a predetermined data format, encrypting the translated credit transaction data, and transmitting the translated encrypted credit transaction data over the communications medium; and

a gateway system coupled to the communications medium, the gateway system receiving the encrypted translated credit transaction data, decrypting the encrypted translated credit

transaction data, and transmitting the translated credit transaction data to an authorization system.

23. (PREVIOUSLY PRESENTED) The system of claim 22 further comprising:

a first authorization system coupled to the gateway system;

a second authorization system coupled to the gateway system; and

wherein the gateway system transmits the credit transaction data to the first or second authorization system based upon the translated credit transaction data.

24. (PREVIOUSLY PRESENTED) The system of claim 22 wherein the remote hub system further comprises a protocol translator receiving the credit transaction data from each of the one or more point of sale systems according to the proprietary data format associated with each point of sale system.

25. (PREVIOUSLY PRESENTED) The system of claim 22 wherein the remote hub system further comprises an update system receiving an encryption update and installing the encryption update on the remote hub system.

26. (PREVIOUSLY PRESENTED) The system of claim 22 wherein the remote hub system further comprises an update system receiving an encryption update and installing the encryption update on one or more of the point-of-sale systems.

27. (PREVIOUSLY PRESENTED) The system of claim 22 wherein the point-of-sale systems include one or more pre-existing point of sale systems that are configured to communicate using a public switched telephone network telephone line.

28. (PREVIOUSLY PRESENTED) The system of claim 27 further comprising a telephone backup system coupled to one or more of the point of sale systems and the hub, wherein the hub uses the telephone backup system when the communications medium is unavailable.